

**Notice of References Cited**

Application/Control No.

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Applicant(s)/Patent Under

Reexamination

SCHECHTMAN ET AL.

Examiner

Lalita M. Hamilton

Art Unit

3691

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**U.S. PATENT DOCUMENTS**

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
A	US-			
B	US-			
C	US-			
D	US-			
E	US-			
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**FOREIGN PATENT DOCUMENTS**

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N					
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**NON-PATENT DOCUMENTS**

*	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)	
*	U	"IBAA Launches Searchable List of Surcharge-Free ATMs to Help Consumers Reduce Fees". PR Newswire. New York: September 15, 1998. p.1
	V	Francis, Clare. "Stay One Step Ahead of Your Bank to Minimize Charges Clare Francis Reports on How to Escape the Worst Ravages of Fees and Penalties". The Independent: London (UK): July 2, 2000. p.14
	W	"Let Banks, Not Government, Decide Policies on ATM Fees". American Banker. New York, NY: Dec.21, 1999. Vol.164, Issue 243; p.7
	X	"Special Feature: Bank Products and Innovations (Essentials for Tough Times): Cash Prizes for Lucky Express..". Business World. Manila: Feb. 22, 1999. p.1

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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